

## Claims

1. (Currently Amended) A computing device implemented method comprising:

operating with one or more computing devices a billing service independent of one or more billing data issuing sources;

obtaining by the one or more computing devices of the billing service a first and a second billing data from said one or more billing data issuing sources, the first and second billing data being separate and distinct billing data;

providing by the one or more computing devices of the billing service the first billing data to a user/client, in response to a request received by the billing service for the first billing data, for use by ~~said a~~ user to conduct transactions with a first web site, said first billing data being associated with the first web site by said billing service or said first billing data having been associated with the first web site by the user and said billing service receiving notification of such association, said billing service receiving notification of usage of the first billing data after the first billing data has been used to conduct a transaction, said notification of usage of the first billing data including identification of a first entity with which the first billing data was used and facilitating verification by said billing service of validity of the usage of the first billing data;

determining by the one or more computing devices of the billing service whether use of the first billing data is valid, including determining whether the first billing data was used with the first web site by comparing identity of the first entity against identity of the first web site;

providing by the one or more computing devices of the billing service the second billing data to ~~said user~~ the client, in response to a request received by the billing service for the second billing data, for use by said user to conduct transactions with a second web site, said second billing data being associated with the second web site by said billing service or said second billing data having been associated with the second web site by the user and said billing service receiving notification of such association, said billing service receiving notification of usage of

the second billing data after the second billing data has been used to conduct a transaction, said notification of usage of the second billing data including identification of a second entity with which the second billing data was used and facilitating verification by said billing service of validity of the usage of the second billing data; and

determining by the one or more computing devices of the billing service whether use of the second billing data is valid, including determining whether the second billing data was used with the second web site by comparing identity of the second entity against identity of the second web site.

2. (Currently Amended) The method of claim 1, wherein the billing service providing the first billing data to the user-client comprises providing said first billing data to the user-client in advance of the user registering with said first web site.

3. (Currently Amended) The method of claim 1, wherein the billing service providing the first billing data to the user-client comprises providing said first billing data to the user-client in real time while the user is registering with said first web site.

4. (Original) The method of claim 1, wherein the first billing data comprises a first credit card identifier, and the second billing data comprises a second credit card identifier, separate and distinct from said first credit card identifier.

5-6. (Cancelled).

7. (Previously Presented) The method of claim 1, further comprising the billing service billing the user according to a billing arrangement different from a billing arrangement corresponding to a payment format required by the first web site.

8. (Previously Presented) The method of claim 1, further comprising the billing service determining a billing format for the user, and converting, on behalf of

the user, between a billing format corresponding to a payment format required by the first web site and said determined billing format.

9. (Previously Presented) The method of claim 1, further comprising the billing service receiving a charge against said first billing data for a purchase of a product by the user from the first web site using said first billing data, and billing the user.

10. (Previously Presented) The method of claim 1, wherein the billing service obtaining comprises the billing service obtaining said first billing data from a financial institution that is a billing data issuing source.

11-12. (Cancelled).

13. (Currently Amended) The method of claim 1, wherein the billing service obtaining comprises the billing service obtaining at least a selected one of said first and second billing data in real time, just prior to providing the selected one of the first and second billing data to the ~~user~~-client or the corresponding one of the first and second web sites.

14. (Currently Amended) The method of claim 1, wherein the billing service obtaining comprises the billing service pre-obtaining said first billing data; and the billing service providing said first billing data to either the ~~user~~-client or the first web site, in real time, during a first transaction with the first web site.

15. (Previously Presented) The method of claim 14, wherein the billing service obtaining comprises:

the billing service obtaining a plurality of billing data from a bank that is a billing data issuing source; and

the billing service selecting said first and second billing data from said obtained plurality of billing data.

16-17. (Cancelled).

18. (Previously Presented) The method of claim 1, wherein said receiving of notification of usage of said first billing data with said first web site by the billing service occurs substantially with providing of said first billing data to said first web site.

19. (Previously Presented) The method of claim 1, wherein said receiving of notification of usage of said first billing data with the first web site by the billing service occurs after providing of said first billing data to said first web site.

20. (Previously Presented) The method of claim 1, further comprising:  
the billing service organizing said received notifications of usage of said first and second billing data, based at least in part on whether the usages are with the first and the second web sites, respectively.

21. (Cancelled).

22. (Previously Presented) The method of claim 20, further comprising:  
the billing service disputing all notifications of usage of said first and second billing data not associated with the first and second web sites respectively.

23. (Previously Presented) The method of claim 22, wherein the billing service performing said disputing comprises the billing service performing said disputing in response to an instruction of the user.

24. (Previously Presented) The method of claim 23, further comprising:

the billing service providing a user interface having a control for instructing disputing of all usages of said first and second billing data not associated with said first and second web sites respectively.

25. (Previously Presented) The method of claim 1, wherein the first web site is a selected one of a content provider, a service provider, and an access provider.

26-42. (Cancelled).

43. (Currently Amended) An apparatus comprising:  
a storage medium having stored therein a plurality of programming instructions designed to enable the apparatus to operate or contribute in operating a billing service when the programming instructions are executed, the billing service being configured to,

obtain a first and a second billing data from one or more billing data issuing sources, and operate independent of said one or more billing data issuing sources, the first and second billing data being separate and distinct data,

provide the first billing data to a user/client, in response to a request received by the billing service for the first billing data, as substitute for personal billing data of ~~the~~ a user, for transactions conducted with a first web site, said first billing data being associated with the first web site by said billing service or said first billing data having been associated with the first web site by the user and said billing service receiving notification of such association,

receive notification of usage of the first billing data after the first billing data has been used to conduct a transaction, said notification of usage of the first billing data including identification of a first entity with which the first billing data was used and facilitating verification by said billing service of validity of the usage of the first billing data,

determine whether use of the first billing data is valid, including to determine whether the first billing data was used with the first web site by comparing identity of the first entity against identity of the first web site,

provide the second billing data to the ~~user~~client, in response to a request received by the billing service for the second billing data, as substitute for personal billing data of the user, for transactions conducted with a second web site, said second billing data being associated with the second web site by said billing service or said second billing data having been associated with the second web site by the user and said billing service receiving notification of such association,

receive notification of usage of the second billing data after the second billing data has been used to conduct a transaction, said notification of usage of the second billing data including identification of a second entity with which the second billing data was used and facilitating verification by said billing service of validity of the usage of the second billing data,

determine whether use of the second billing data is valid, including to determine whether the second billing data was used with the second web site by comparing identity of the second entity against identity of the second web site, and

a processor coupled to the storage medium to execute the plurality of programming instructions.

44. (Currently Amended) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide the first billing data to the ~~user~~client for registering with said first web site.

45. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide the first billing data to said first web site during registration therewith.

46-47. (Cancelled).

48. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

- determine a private billing format for the user; and
- convert, on behalf of the user, between a billing format corresponding to said first billing data and said determined private billing format.

49. (Cancelled).

50. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by the processor, further enable the apparatus to:

- receive a third plurality of billing data from the one or more billing data issuing sources;
- provide the first and second billing data, and the third plurality of billing data to an electronic device used by the user;
- facilitate the user in selecting to use said first billing data from said provided billing data for exclusive use with said first web site; and
- facilitate the user in selecting to use said second billing data from said provided billing data for exclusive use with said second web site.

51. (Previously Presented) The apparatus of claim 43, further comprising:  
a network interface;  
wherein the programming instructions, when executed by the processor, further configure the network interface to connect to a network, to couple the apparatus to the one or more billing data issuing sources, and to an electronic device used by the user.

52. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by the processor, enable the apparatus to provide in real time said first billing data to an electronic device used by the user, while the user is registering with said first web site.

53-60. (Cancelled).

61. (Previously Presented) The method of claim 1, wherein said facilitating verification by said billing service of validity of the usage of the first billing data comprises facilitating verification of validity of a charge resulting from said usage of the first billing data.

62. (Previously Presented) The method of claim 1, wherein said facilitating verification by said billing service of validity of the usage of the second billing data comprises facilitating verification of validity of a charge resulting from said usage of the second billing data.

63. (Previously Presented) The apparatus of claim 43, wherein said facilitating verification by said billing service of validity of the usage of the first billing data comprises facilitating verification of validity of a charge resulting from said usage of the first billing data.

64. (Previously Presented) The apparatus of claim 43, wherein said facilitating verification by said billing service of validity of the usage of the second billing data comprises facilitating verification of validity of a charge resulting from said usage of the second billing data.

65. (Currently Amended) A machine-accessible medium having associated instructions that, when accessed, results in a machine:



obtaining a first and a second billing data from one or more billing data issuing sources, and operating independent of said one or more billing data issuing sources, the first and second billing data being separate and distinct data;

providing the first billing data to a user/client, in response to a request received by the billing service for the first billing data, to substitute for personal billing data of ~~the~~ a user, for transactions conducted with a first web site, said first billing data being associated with the first web site by said billing service or said first billing data having been associated with the first web site by the user and said billing service receiving notification of such association;

receiving notification of usage of the first billing data after the first billing data has been used to conduct a transaction, said notification of usage of the first billing data including identification of a first entity with which the first billing data was used and facilitating verification by said billing service of validity of the usage of the first billing data;

determining whether use of the first billing data is valid, including determining whether the first billing data was used with the first web site by comparing identity of the first entity against identity of the first web site;

providing the second billing data to the user/client, in response to a request received by the billing service for the second billing data, to substitute for personal billing data of the user, for transactions conducted with a second web site, said second billing data being associated with the second web site by said billing service or said second billing data having been associated with the second web site by the user and said billing service receiving notification of such association;

receiving notification of usage of the second billing data after the second billing has been used to conduct a transaction, said notification of usage of the second billing data including identification of a second entity with which the second billing data was used and facilitating verification by said billing service of validity of the usage of the second billing data; and

determining whether use of the second billing data is valid, including determining whether the second billing data was used with the second web site by comparing identity of the second entity against identity of the second web site.

66. (Currently Amended) The medium of claim 65, wherein the associated instructions, when accessed, resulting in the billing service providing the first billing data to the user-client comprises the associated instructions, when accessed, resulting in the billing service providing said first billing data to the user-client in advance of the user registering with said first web site.

67. (Currently Amended) The medium ~~method~~ of claim 65, wherein the associated instructions, when accessed, resulting in the billing service providing the first billing data to the user-client comprises the associated instructions, when accessed, resulting in the billing service providing said first billing data to the user-client in real time while the user is registering with said first web site.

68. (Currently Amended) The medium ~~apparatus~~ of claim 65, wherein the associated instructions, when accessed, resulting in facilitating verification by said billing service of validity of the usage of the first billing data comprises the associated instructions, when accessed, resulting in facilitating verification of validity of a charge resulting from said usage of the first billing data.

69. (Currently Amended) The medium ~~apparatus~~ of claim 65, wherein the associated instructions, when accessed, resulting in facilitating verification by said billing service of validity of the usage of the second billing data comprises the associated instructions, when accessed, resulting in facilitating verification of validity of a charge resulting from said usage of the second billing data.

70. (Currently Amended) The method of claim 1, wherein the billing service providing the first billing data to the user-client to conduct transactions with the first web site comprises providing said first billing data to the user-client for exclusive use with said first web site.

71. (Currently Amended) The method of claim 1, wherein the billing service providing the second billing data to the ~~user-client~~ to conduct transactions with the second web site comprises providing said second billing data to the ~~user-client~~ for exclusive use with said second web site.

72. (Currently Amended) A device comprising:

- ~~means for operating a billing service independent of one or more billing data issuing sources;~~
- means for obtaining a first and a second billing data from ~~said one or more~~ billing data issuing sources, the first and second billing data being separate and distinct billing data;
- means for providing the first billing data to a ~~user~~client, in response to a request received by ~~the a~~ billing service for the first billing data, for use by ~~said a~~ user to conduct transactions with a first web site, said first billing data being associated with the first web site by said billing service or said first billing data having been associated with the first web site by the user and said billing service receiving notification of such association, said billing service receiving notification of usage of the first billing data after the first billing data has been used to conduct a transaction, said notification of usage of the first billing data including identification of a first entity with which the first billing data was used and facilitating verification by said billing service of validity of the usage of the first billing data;
- means for determining whether use of the first billing data is valid, including determining whether the first billing data was used with the first web site by comparing identity of the first entity against identity of the first web site;
- means for providing the second billing data to said ~~user~~client, in response to a request received by the billing service for the second billing data, for use by said user to conduct transactions with a second web site, said second billing data being associated with the second web site by said billing service or said second billing data having been associated with the second web site by the user and said billing service receiving notification of such association, said billing service receiving notification of usage of the second billing data after the second billing data has been used to

conduct a transaction, said notification of usage of the second billing data including identification of a second entity with which the second billing data was used and facilitating verification by said billing service of validity of the usage of the second billing data; and

means for determining whether use of the second billing data is valid, including determining whether the second billing data was used with the second web site by comparing identity of the second entity against identity of the second web site.

73. (Cancelled).

74. (Currently Amended) A computing device implemented method comprising:

operating with one or more computing devices a billing service independent of one or more billing data issuing sources;

obtaining by the one or more computing devices of the billing service at least a first billing data from said one or more billing data issuing sources;

providing by the one or more computing devices of the billing service the first billing data to a ~~user~~client, in response to a request received by the billing service for the first billing data, for use by said user to conduct transactions with a first web site, said first billing data associated with the first web site by said billing service or said first billing data associated with the first web site by the user and said billing service receiving notification of such association, said billing service receiving notification of usage of the first billing data after the first billing data has been used to conduct a transaction, said notification of usage of the first billing data including identification of a first entity with which the first billing data was used and facilitating verification by said billing service of validity of the usage of the first billing data; and

determining by the one or more computing devices of the billing service whether use of the first billing data is valid, including determining whether the first billing data was used with the first web site by comparing identity of the first entity against identity of the first web site.

75. (Currently Amended) The method of claim 74, further comprising obtaining a second billing data;

providing the second billing data to the user-client for use by said user to conduct transactions with a second web site, said second billing data associated with the second web site by said billing service or said second billing data associated with the second web site by the user and said billing service receiving notification of such association, said billing service receiving notification of usage of the second billing data after the second billing data has been used to conduct a transaction, said notification of usage of the second billing data including identification of a second entity with which the second billing data was used and facilitating verification by said billing service of validity of the usage of the second billing data; and

determining whether use of the second billing data is valid, including determining whether the second billing data was used with the second web site by comparing identity of the second entity against identity of the second web site.

76. (Currently Amended) A method comprising:

requesting a billing service for billing data, the billing service operating independent of a billing data issuing source from which the billing data has been issued, and the billing service having received the billing data from the billing data issuing source;

receiving the billing data from the billing service to conduct transactions with a web site, the billing data associated with the web site by the billing service, or associating the billing data with the web site and notifying the billing service of such association, and

using the billing data to conduct a transaction with the web site causing notification of usage to be transmitted to the billing service including identification of an entity with which the first billing data was used and to facilitate verification of usage of the billing data, including a determination whether the first billing data was used with the first web site by comparing identity of the entity against identity of the first web site.

77. (Previously Presented) The method of claim 76, wherein requesting a billing service for billing data comprises requesting a billing service for billing data prior to registering with the first web site.

78. (Currently Amended) The method of claim 76, wherein requesting a billing service for billing data comprises requesting a billing service for billing data in real time while ~~the user is~~ registering with said first web site.

79. (Currently Amended) A computing device implemented method of a billing service, the method comprising:

receiving a request for billing data;

receiving, before or after the request, the billing data from a billing data issuing source, the billing service operating independent of the billing data issuing source;

providing the billing data in response to the request, the billing data associated with a web site by the billing service or the billing data associated with the web site by a user and the billing service receiving notification of such association, the billing service receiving notification of usage of the billing data after the billing data has been used to conduct a transaction, the notification of usage of the billing data including identification of an entity with which the billing data was used and facilitating verification by the billing service of validity of the usage of the billing data; and

determining whether use of the billing data is valid, including determining whether the billing data was used with the web site by comparing identity of the entity against identity of the web site.

80. (Currently Amended) The method of claim 79, further comprising receiving an additional request for additional billing data;

receiving, before or after the additional request, the additional billing data from a billing data issuing source, the billing service operating independent of the billing data issuing source;

providing the additional billing data in response to the additional request, the additional billing data associated with an additional web site by the billing service or the additional billing data associated with the additional web site by a user and the billing service receiving notification of such association, the billing service receiving notification of usage of the additional billing data after the additional billing data has been used to conduct a transaction, the notification of usage of the additional billing data including identification of another entity with which the additional billing data was used and facilitating verification by the billing service of validity of the usage of the additional billing data; and

determining whether use of the additional billing data is valid, including determining whether the additional billing data was used with the additional web site by comparing identity of the another entity against identity of the additional web site.